

"Express Mail" Label No. 72098980445

Date of Deposit OCT 21, 2005

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

By: Shirley L. McNeill

PATENT

Attorney Docket No.: 020375-042000US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Blair et al.

Application No.: 10/676,717

Filed: September 30, 2003

For: Systems And Methods For Staging
Transactions, Payments And
Collections

Customer No.: 20350

Confirmation No.: 3445

Examiner: James A. Reagan

Art Unit: 3621

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §§ 1.97 AND 1.98**

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the non-US references (in compliance with the requirements of 1287 OG 163) are enclosed.

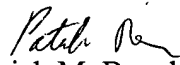
It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

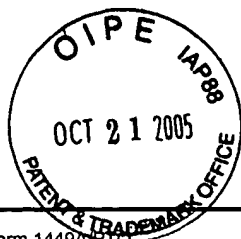
Applicants believe that no fee is required for submission of this statement. If a fee is required, however, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Date: 2005 Oct 21


Patrick M. Boucher
Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, CA 94111-3834
Tel: 303-571-4000
Fax: 415-576-0300
PMB/jln
60613950 v1



PTO/SB/08A (08-03)

Substitute for form 1449A (10-01)

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number	10/676,717
Filing Date	September 30, 2003
First Named Inventor	Paul Blair
Art Unit	3621
Examiner Name	James A. Reagan
Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-4,032,931	06-28-1977	Haker	
	A2	US-4,454,414	06-12-1984	Benton	
	A3	US-4,823,264	04-18-1989	Deming	
	A4	US-5,283,829	02-01-1994	Anderson	
	A5	US-5,461,217	10-24-1995	Claus	
	A6	US-5,650,604	07-22-1997	Marcous et al.	
	A7	US-5,764,888	06-09-1998	Bolan et al.	
	A8	US-5,787,403	07-28-1998	Randle	
	A9	US-5,799,072	08-25-1998	Vulcan et al.	
	A10	US-5,897,989	04-27-1999	Beecham	
	A11	US-5,899,982	05-05-1999	Randle	
	A12	US-5,902,983	05-11-1999	Crevelt et al.	
	A13	US-5,903,633	05-11-1999	Lorsch	
	A14	US-5,903,881	05-11-1999	Schrader et al.	
	A15	US-5,913,202	06-15-1999	Motoyama	
	A16	US-5,920,848	07-06-1999	Schutzer et al.	
	A17	US-5,949,044	09-07-1999	Walker et al.	
	A18	US-6,003,763	12-21-1999	Gallagher et al.	
	A19	US-6,018,724	01-25-2000	Arent	
	A20	US-6,027,216	02-22-2000	Guyton	
	A21	US-6,035,406	03-07-2000	Moussa et al.	
	A22	US-6,039,250	03-21-2000	Ito et al.	
	A23	US-6,064,990	05-16-2000	Goldsmith	
	A24	US-6,070,156	05-30-2000	Hartsell et al.	
	A25	US-6,275,829	08-14-2001	Angiulo et al.	
	A26	US-6,314,169	11-06-2001	Schelberg, Jr. et al.	
	A27	US-2002/0076018	06-20-2002	Banks et al.	
	A28	US-6,488,203	12-03-2002	Stoutenburg et al.	
	A29	US-2003/0055689	03-20-2003	Block et al.	
	A30	US-2003/0061171	03-27-2003	Gilbert et al.	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Sheet

2

of

3

Complete if Known

Application Number	10/676,717
Filing Date	September 30, 2003
First Named Inventor	Paul Blair
Art Unit	3621
Examiner Name	James A. Reagan
Attorney Docket Number	020375-042000US

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/676,717
				Filing Date	September 30, 2003
				First Named Inventor	Paul Blair
				Art Unit	3621
				Examiner Name	James A. Reagan
Sheet	3	of	3	Attorney Docket Number	020375-042000US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	Anonymous, "Western Union Service Growing," Bank Letter, New York, Vol. 14, Issue 21, p. 8, May 28, 1990	
	C2	Anonymous, "Payment Systems: Western Union Service For Overdue Accounts Resolving Delinquent Cards," Card News, Potomac, Vol. 5, Issue 15, p. 4, August 13, 1990	
	C3	Cornwell, Ted, "Western Union Reports Growth In Late Payment Collection Service," National Mortgage News, New York, Vol. 21, Issue 31, p. 64, May 5, 1997	
	C4	LowerMyBills.com, http://web.archive.org/web/20010524075855/http://www.lowermybills.com , 5 pages, May 24, 2001	

60613950 v1

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.